



***Regional Director's Actions Taken  
Under Insurance Report of Activity***

**For More Information Contact the  
Appropriate Regional Director or the Office  
of Public and Congressional Affairs  
(703) 518-6330**

***APRIL 2003***

**Office of Examination and Insurance**

## INSURANCE REPORT OF ACTIVITY - SUMMARY

4/1/2003 THRU 4/30/2003

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	0	1	100
2	3	0	1	2	3,791
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
<b>Total</b>	4	0	1	3	3,891
<b>%</b>	80.0%	0.0%	20.0%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	3	2	212,400
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	2	0	0
5	0	0	3	0	0
6	1	0	0	1	1,411,514
<b>Total</b>	3	0	8	3	1,623,914
<b>%</b>	27.3%	0.0%	72.7%		
LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
<b>Total</b>	0	0	0	0	0
<b>%</b>	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	111	0	6	54	9,918
2	269	1	17	96	48,355
3	303	1	20	95	26,473
4	95	0	1	49	5,447
5	84	1	3	44	15,826
6	100	0	3	41	19,492
<b>Total</b>	962	3	50	379	125,511
<b>%</b>	94.8%	0.3%	4.9%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	3	0	0
2	2	0	0	2	1,415,502
3	0	0	1	0	0
4	1	0	2	1	258,941
5	0	0	0	0	0
6	0	0	0	0	0
<b>Total</b>	3	0	6	3	1,674,443
<b>%</b>	33.3%	0.0%	66.7%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	12	2	251,503
2	2	0	4	2	393,891
3	3	0	4	3	245,254
4	1	0	1	1	6,336
5	6	0	0	5	820,628
6	1	0	1	1	21,171
<b>Total</b>	15	0	22	14	1,738,783
<b>%</b>	40.5%	0.0%	59.5%		

## INSURANCE REPORT OF ACTIVITY - SUMMARY

4/1/2003 THRU 4/30/2003

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
<b>1</b>	0	0	0	0
<b>2</b>	0	0	0	0
<b>3</b>	0	0	0	0
<b>4</b>	0	0	0	0
<b>5</b>	0	0	0	0
<b>6</b>	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
<b>1</b>	0	0	0	0
<b>2</b>	0	0	0	0
<b>3</b>	0	0	0	0
<b>4</b>	0	0	0	0
<b>5</b>	0	0	0	0
<b>6</b>	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
<b>1</b>	0	0	0	0	0	0	0	0
<b>2</b>	0	0	0	0	0	0	0	0
<b>3</b>	0	0	0	0	0	0	0	0
<b>4</b>	0	0	0	0	0	0	0	0
<b>5</b>	0	0	0	0	0	0	0	0
<b>6</b>	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

4/1/2003 THRU 4/30/2003

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
<b>1</b>	0	0	0	0	0	0
<b>2</b>	0	0	0	0	0	0
<b>3</b>	0	0	0	0	0	0
<b>4</b>	0	0	0	0	0	0
<b>5</b>	0	0	0	0	0	0
<b>6</b>	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
<b>1</b>	2	2	0	2	0	23,393,919	0
<b>2</b>	4	4	0	4	0	30,649,171	0
<b>3</b>	4	2	2	2	2	44,128,625	9,210,819
<b>4</b>	4	2	2	2	2	10,918,035	15,175,457
<b>5</b>	1	0	1	0	1	0	2,087,873
<b>6</b>	6	4	2	4	2	19,628,233	42,613,104
<b>Total</b>	<b>21</b>	<b>14</b>	<b>7</b>	<b>14</b>	<b>7</b>	<b>128,717,983</b>	<b>69,087,253</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

4/1/2003 THRU 4/30/2003

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	28	0	2	6
<b>2</b>	7	0	0	3
<b>3</b>	42	0	0	8
<b>4</b>	47	0	0	8
<b>5</b>	77	0	0	12
<b>6</b>	0	0	0	0
<b>Total</b>	<b>201</b>	<b>0</b>	<b>2</b>	<b>37</b>

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	0	0	0	0
<b>2</b>	0	0	0	0
<b>3</b>	0	0	0	0
<b>4</b>	0	0	0	0
<b>5</b>	0	0	0	0
<b>6</b>	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

### FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
<b>Community Expansion</b>						
18635	1	PORT WASHINGTON PORT WASHINGTON, NY	Community	\$14,273,975.00	25,000	44,819

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the villages of Port Washington, Sands Point, Roslyn, Manhasset, Plandome, Great Neck or Kings Point in the Town of North Hempstead, NY, except employees of the Board of Education in Port Washington, NY

3913	1	SJB FALL RIVER, MA	Community	\$22,042,195.00	104,000	167,581
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the city of Fall River or the towns of Somerset, Swansea, Westport, or Freetown, Massachusetts or the towns of Tiverton or Little Compton, RI

### Underserved

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

18800	1	WOODLAWN AUTO WORKERS BLASDELL, NY	Underserved area	\$77,487,345.00	20,000	31,730
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Jamestown, New York, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act

24181	1	ADVANTAGE ROCHESTER, NY	Underserved area	\$75,999,165.00	25,000	219,773
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Rochester, NY, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act

### Multiple Common Bond Expansion

227	2	PENTAGON ALEXANDRIA, VA	Occupational	\$4,861,306,385.00	1,150,000	3,750
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**FIELD OF MEMBERSHIP:** Employees of General Dynamics Advanced Information Systems who work at, are paid from or are supervised from Arlington, Virginia

227	2	PENTAGON ALEXANDRIA, VA	Associational	\$4,861,306,385.00	1,150,000	21,000
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**FIELD OF MEMBERSHIP:** US Citizen members of the Armed Forces Communications and Electronics Association International in Fairfax, Virginia who qualify for membership in accordance with its bylaws in effect as of June 1998.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

### Community Conversion

2540	2	ABERDEEN PROVING GROUND ABERDEEN, MD	Community	\$453,859,166.00	101,500	313,058
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**FIELD OF MEMBERSHIP:** Persons who live, worship, work, or attend school in, and businesses and other legal entities located in Harford or Cecil counties, Maryland;

6694	2	MEMBERS 1ST MECHANICSBURG, PA	Community	\$764,460,659.00	125,273	1,102,444
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or go to school in, and businesses and other legal entities in Adams, Dauphin, Lebanon, Perry, York, or Cumberland counties, Pennsylvania, including the entire Borough of Shippensburg (located in Cumberland County with a portion in Franklin County, PA).

### Underserved

1542	2	GNC COMMUNITY NEW CASTLE, PA	Underserved area	\$31,103,232.00	25,000	96,246
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located in Lawrence County, Pennsylvania.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

13242	2	CHARTWAY VIRGINIA BEACH, VA	Underserved area	\$835,506,132.00	1,293,974	297,645
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area in Harris County, TX, within the following census tracts: 210.2, 210.8, 210.9, 211.0, 211.1, 211.2, 211.3, 211.4, 211.5, 211.6, 211.7, 211.8, 211.9, 212.0, 212.1, 212.2, 220.1, 230.1, 230.2, 230.3, 230.4, 230.6, 230.7, 230.8, 230.9, 231.0, 231.3, 231.4, 231.5, 231.8, 231.9, 232.0, 232.2, 310.3, 310.4, 310.5, 310.6, 310.7, 310.8, 310.9, 311.0, 311.1, 311.2, 311.3, 311.4, 311.5, 311.7, 311.8, 311.9, 312.6, 312.9, 313.0, 313.1, 313.2, 313.3, 313.4, 313.5, 313.6, 313.7, 313.8, 313.9, 314.0, 314.1, 314.2, 314.3, 411.9, 412.0, 412.2, 412.3, 412.4, 412.5, 413.1, 413.2, 413.3

### Multiple Common Bond Expansion

14186	3	WALTON COUNTY TEACHERS DEFUNIAK SPRING, FL	Occupational	\$7,649,320.00	4,500	6,333
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**FIELD OF MEMBERSHIP:** Students enrolled in the Walton County School District located in DeFuniak Springs, Florida;

### Underserved

24410	3	SAVANNAH RIVER PLANT NORTH AUGUSTA, SC	Underserved area	\$354,388,300.00	178,253	23,478
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, businesses and other legal entities located in Barnwell County, South Carolina, an underserved community as defined in Chapter 3, Section III, and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

13638	3	MEMBERS HERITAGE LEXINGTON, KY	Underserved area	\$170,805,229.00	52,970	103,683
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and business and other legal entities located in Fayette County, Kentucky, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and Field of Membership Manual.

Prescribed community: Census Tracts number 1.00, 2.00, 3.00, 4.00, 7.00, 8.01, 8.02, 9.00, 10.00, 11.00, 12.00, 13.00, 14.00, 15.00, 16.00, 17.00, 18.00, 19.00, 20.00, 21.00, 22.00, 31.01, 34.02, 34.04, 34.05, 35.02, 37.00, 38.01, and 39.01 bounded by the following:

Beginning at a point on Versailles Rd. (US 60) and the intersection with the Fayette/ Woodford County line, following north the Fayette/ Woodford County line to US 25 (Georgetown Rd.), then southeast on US 25 (Georgetown Rd.), then southeast on I-64/75 to Russell Cave Rd., then north on Russell Cave Rd., then east onto Faulkner Ave., then north on Old Kingston to east on Swigert Ave., then south on US 27 (Paris Pike), then west along I-64/75 to Russell Cave Rd., then south on Russell Cave Rd. to E. New Circle Rd., follow E. New Circle Rd. southeast to Palumbo Dr., then to east on Palumbo Dr., then south on Man O War Blvd, then west on Armstrong Mill Rd., then south on Tates Creek Rd., then west on Wilson Downing Rd., then north on Ridgepoint Run, then northwest on Spangler Dr., then west on Laredo Dr., then west on Redding Rd., then north on Landsowne Dr., then east on E New Circle Rd (Hwy 4) and follow to Richmond Rd., then west on Richmond Rd., then north on Fairwood Lane, then west on Fairway Dr., then north on Henry Clay Blvd., then west on Delaware Ave., then west on Winchester Rd., then southwest on Midland Ave., then east on Richmond Rd., then south on Ransom Ave., then east on E High St., then west on Cooper Dr. which turns into Waller Ave. and turns into Mason Headley Rd.

**INSURANCE REPORT OF ACTIVITY - DETAIL**  
**Wednesday, April 30, 2003**

19448	3	U. T. KNOXVILLE, TN	Underserved area	\$100,368,815.00	25,000	118,093
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Knox County, Tennessee, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed community: Census Tracts 1 – 33, 37, 40, 43, 44.02, 52.02, 55 (39 census tracts in total) bounded by the following:

The underserved community within Knox County, TN is defined as follows:  
 Beginning at the Knox Co./Sevier Co. line and traveling southeast until it meets Chapman Highway. Travel north on Chapman Hwy to Sevierville Pike. Follow Sevierville Pike to East Red Bud Road heading south until it intersects with Chapman Hwy. Travel west on Chapman Hwy until it meets Joe Young High Pike. Travel southwest on Joe Young High Pike until Martin Mill Pk and travel south to Lester Road, Follow Lester Rd to Sims Road and travel northwest, Turn on Mt. Olive Road until it meets Joe Lewis Road, travel north until Joe Lewis Road meets Maryville Pike (Hwy 33) travel north until it meets Candora Road and then travel west until Candora meets Cherokee Trail. Travel west on Cherokee Trail until it meets the Tennessee River (Cherokee trail runs under Hwy 129 – Alcoa Hwy to the TN River or Ft. Loudon Lake). Follow the river west to where it intersects with Westland Drive and travel west on Westland to S. Gallaher View Rd. Travel north on S. Gallaher View until it meets Interstate 40/75. Travel east to the Interstate-640 split. Follow I-640 northeast to I-75 north. Travel north on I-75 until it reaches Rifle Range Rd (Also called Cedar Lane) and then travel east until Bruin Rd where you turn to travel south until you reach I-640. Travel East on I-640 to Hwy 441(N. Broadway) and travel north to Tazewell Pike. Travel northeast on Tazewell Pike till Murphy Road, travel south on Murphy Road until it meets McCampbell Road, turn right on McCampbell then at the split, take Washington Pike west to Mill Road, travel south on Mill Road to Millertown Pike, then travel east to Legg Creek. Travel south down Legg Creek to the Holston River and follow the river southwest until it reaches the French Broad River. Follow the French Broad River east to the Knox Co./ Sevier Co. line.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

### Community Conversion

3316	4	ALTONIZED ALTON, IL	Community	\$24,591,365.00	11,482	258,941
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in , and businesses and other legal entities located in Madison County, Illinois and volunteers in the community.

### Underserved

24077	4	TRANE LA CROSSE, WI	Underserved area	\$339,574,671.00	224,000	6,336
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or go to school in , and businesses and other legal entities in the underserved area consisting of Census Tract 9703.00 in Winona County, Minnesota.

### Underserved

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

3571	5	PANTEX BORGER, TX	Underserved area	\$134,937,237.00	15,000	6,028
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**FIELD OF MEMBERSHIP:** persons who live, work, worship or attend school in, and businesses and other legal entities located in the following underserved area in Gray County, Texas:

Beginning at the intersection of McCullough Avenue and Price Road, heading north on Price Road to Gwendolyn Street, east to Zimmers Street, north to Boyd Avenue east to Sumner Street, south to Gwendolyn Street then east to Hobart Street, south to Browning Avenue, east to Frost Street, northwest to Mary Ellen Street then northeast to Russell Street southeast around Central Park to Cuyler, southeast to Kingsmill Avenue, northeast to Marie Street, continuing northeast to Francis Avenue, north on Lowery to E. Browning Avenue, northeast to Loop 171, southeast to Frederic Street, west to Tignor Street, south to Albert Street, west to Osborne Street, south to McCullough Avenue and west to the beginning point

**INSURANCE REPORT OF ACTIVITY - DETAIL**  
**Wednesday, April 30, 2003**

3571	5	PANTEX BORGER, TX	Underserved area	\$134,937,237.00	15,000	71,938
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attends school in, and businesses and other legal entities in a defined area in the underserved area in Potter County, Texas: Beginning at the corner of Ranch Road 2381 and 9th Avenue, heading east on 9th Avenue to Western Avenue, heading north on Western Avenue to the Burlington Northern Railroad Line, heading southeast on the Burlington Northern Railroad Line to Smelter Road, heading north on Smelter Road to Hastings Road, heading east on Hastings Road to Broadway Drive, heading south on Broadway Drive to N.E. 24th Avenue, heading east on N.E. 24th Avenue to U.S. Highway 287, heading north on U.S. Highway 287 to Hastings Avenue, heading east on Hastings Avenue to the Santa Fe Railroad Line, heading northwest on the Santa Fe Railroad Line to Loop 335, heading east on Loop 335 to Highway 136, heading southwest on Highway 136 to Whitaker Road, heading south on Whitaker Road to Highway 60, heading northeast on Highway 60 to Loop 335, heading south on Loop 335 to 3rd Avenue, heading northwest on 3rd Avenue to Eastern street, heading south on Eastern Street to Interstate Highway 40, heading east on Interstate Highway 40 to Pebble Drive, heading south on Pebble Drive to 25th Avenue, heading west on 25th Avenue to Eastern Street, heading south on Eastern Street to 29th Avenue, heading west on 29th Avenue to Osage Street, heading north on Osage Street to Interstate Highway 40, heading west on Interstate Highway 40 to Arthur Street, heading south on Arthur Street to 29th Avenue, heading west on Arthur Street to the AT&SF Railroad Line, heading southwest on the AT&SF Railroad Line to 48th Avenue, heading west on 48th Avenue to Washington Street, heading north on Washington Street to Plains Boulevard, heading southwest on Plains Boulevard to Georgia Street, heading south on Georgia Street to 28th Avenue, heading west on 28th Avenue to Western Avenue, heading north on Western Avenue to Interstate Highway 40, heading west on Interstate Highway 40 to Coulter Street, heading south on Coulter Street to the Potter County Line, heading west on the Potter County Line to the beginning point.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

8111	5	RANDOLPH-BROOKS UNIVERSAL CITY, TX	Underserved area	\$1,930,253,386.00	679,000	224,206
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**FIELD OF MEMBERSHIP:** persons who live, work, worship, or attend school in and businesses and other legal entities located in the Central Austin Underserved Area in Travis County, Texas as defined: North on MoPac from the Colorado River to Enfield Road, then west on Enfield Road to Exposition Boulevard, north on Exposition Boulevard to Westover Road, east on Westover Road to MoPac, north on MoPac to Perry Lane, west on Perry Lane to Balcones Drive, then northeast on Balcones Drive to FM 2222, east on FM 2222 turning into SR 169/Allandale Road, continuing east to Burnet Road, north on Burnet Road to US 183, east on US 183 to railroad tracks, north along railroad tracks to Rutland Drive, follow Rutland Drive east then south then east to Parkfield Drive, north on Parkfield Drive to Kramer Lane, east on Kramer Lane to Lamar Boulevard, north on Lamar Boulevard to Braker Lane, east on Braker Lane to Interstate Highway 35 (IH 35), south on IH 35 to Rundberg Lane, east on Rundberg Lane to Cameron Road, south on Cameron Road to US Highway 183, east on US 183 to US Highway 290, east on US 290 to Old SR 20, east on Old SR 20 to Bastrop Street, south on Bastrop Street to Brenham Street to FM 973, FM 973 south to FM 969, northwest on FM 969 to the Austin City Limits (beginning near Oak Street), south along the city limits to the Colorado River, west along the river to MoPac.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

24468	5	UNITY ONE FORT WORTH, TX	Underserved area	\$98,028,600.00	120,000	230,749
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**FIELD OF MEMBERSHIP:** persons who live, work, worship, or attend school in and businesses and other legal entities located in the Fort Worth Underserved Area in Tarrant County, Texas as defined below:

from the northern Tarrant County line at Eagle Mountain Lake, south along the lake shore to Boat Club Road, then east on Boat Club Road becoming FM 1220, south on Boat Club Road/FM 1220 to Shadydell Dr, east on Shadydell Dr to Stockwood Dr, Stockwood Dr south to US I-820, I-820 west to Azle Ave, Azle Ave southeast to Roberts Cut Off Road, South on Roberts Cut Off Road to Fritz Allen Lane, southwest from Fritz Allen Lane to the West Fork Trinity River, south along the river to Meandering Road, east on Meandering Road to Gillham Road, south on Gillham Road to Sam Calloway Road, continue south on Sam Calloway Road to SR 83, southwest on SR 83 to West Fork Trinity River, follow the river south past White Settlement Boulevard, east, then northeast to White Settlement Boulevard (just east of Brookside Dr), follow White Settlement Boulevard to Westview Ave, Westview Ave south on to West 6th St, east on West 6th St to Montgomery St, south on Montgomery St to US I-30, east on I-30 Clear Fork Trinity River, follow the river south to the Union Pacific railroad tracks north of Rosedale St, northeast on railroad tracks to intersecting northwest bound Burlington Northern railroad tracks, follow Burlington Northern tracks south to Cooper St, east on Cooper St to 8th Ave, 8th Ave south to Windsor Place, west on Windsor Place to Burlington Northern railroad tracks, follow tracks south then southwest to West Seminary Dr, West Seminary Dr east to Cockrell Dr, south on Cockrell Dr to Covert Dr, east on Covert Dr to railroad tracks just east of McCart Ave, south on railroad tracks to Southcrest Dr, east on Southcrest Dr to James Ave, south on James Ave to Johns Terr, east to Green Briar Park, east through the park to Hemphill St, south on Hemphill St to US I-20/I-820, east on I-20 to Wichita St, north on Wichita St to Horton Boulevard, northwest on Horton Boulevard to Southern Pacific Railroad Tracks, northwest along the railroad tracks to Butler St, east on Butler St to US Business 87, north on US 87 to Berry St, east on Berry St to Glen Garden Dr, southeast then east on Glen Garden Dr to Mitchell Boulevard, southeast on Mitchell Boulevard to Wichita St, north on Wichita St to Vaughn Boulevard, continue north on Vaughn Boulevard to Crenshaw Ave, east on Crenshaw Ave to South Ayers Ave, South Ayers Ave north to Ave J, east on Ave J to Miller Ave, north on Miller Ave to East Rosedale St, east on East Rosedale St to Bradley St, north on Bradley St to the Union Pacific Railroad Tracks, follow the tracks west to South Ayers Ave, north Ayers Ave to Meadowbrook Dr, then east on Meadowbrook Dr to Oakland Boulevard, north on Oakland Boulevard to East 1st St, west on to the West Fork Trinity River, north and east along the river to Sanders St, north to Elliot Reader Road, east on Elliot Reader Road to Carson St, north on Carson St to Union Pacific Railroad Tracks, follow tracks northeast to Midway Road, north on Midway Road to Airport Freeway/SR 121, northwest from this point through Rosebud City Park and Barbrook Park to East Belknap St/SR 183, northeast to Broadway Ave, west on Broadway Ave to Rogers St, north on Rogers St to Edwards St, west on Edwards St to Tourist Dr, north on Tourist Dr to Webster St, west on Webster St to North Hills Dr, north on North Hills Dr to Tourist Dr, west on Tourist Dr to US 377, north on US 377 to Diamond Oaks Dr, east then north on Diamond Oaks Dr to Cedarcrest Dr, continue north from this point along the western boundary of Diamond Oaks Country Club to US I-20, west on I-20 to Union Pacific Railroad Tracks, north along tracks to US 377, continuing north to the northern Tarrant County Line, west along the county line back to the starting point

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

24382	5	SAN ANTONIO SAN ANTONIO, TX	Underserved area	\$1,525,639,300.00	667,554	285,000
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**FIELD OF MEMBERSHIP:** Beginning at the intersection of St Cloud Road and Shadwell Drive, proceed East to Wilson Boulevard, then North to North Drive, then East to Fredericksburg Road, then Northeast on West Ridgewood Court to West Avenue, then South to West Hildebrand, then East to San Pedro Avenue, then South to East Dewey Place, then East to West Josephine Street, then Southeast to Avenue B, then South to Newell Avenue, then East to Broadway, then South to 13 Street, then East to Avenue B, then South to East Jones Avenue, then Southeast to Sherman Street, then East to North Hackberry Street, then South to Westfall Avenue, then East to Piedmont Avenue, then South to the I.H. 10 access road, then East to South Waters Street, then South to East Drexel Avenue, then East to Clark Avenue, then south to Rigsby Avenue, then East to Roland Drive, then Southeast to South W.W. White Road, then South to East Southcross Boulevard, then East to I.H. 410, then South and West to the San Antonio River, then South following the San Antonio River to the Wilson County line, then Southwest following the Bexar/Wilson/Atascosa County line, then Northwest following the Bexar/Atascosa County line to Fay St.(parallel to Old Pearsall Road), then Northeast to Pearsall Road, then Northeast to Loop 1604, then Northeast on Old Pearsall Road to I.H. 410, then Southeast to S.H. 16, then North to I.H. 35, then North on Palo Alto Road to Somerset Road, then Northeast to West Southcross Boulevard, then East to South Zaramora Street, then North to Kirk Street, then West to Kirk Place, then West to Cupples Road, then North to Apperson Street, then East to Barclay Street, then North to Tampico Street, then East to Southwest 21st Street, then North to West Durango Boulevard, then West to Southwest 24th Street, then North to Culebra Road, then North on Wilson Boulevard to West Woodlawn Avenue, then West to St Cloud Road, then North to the original starting point at the intersection of St Cloud Road and Shadwell Drive.

### Multiple Common Bond Expansion

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

20068	6	XEROX EL SEGUNDO, CA	Associational	\$617,442,613.00	100,076	10,000
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**FIELD OF MEMBERSHIP:** Members of Heal the Bay in Santa Monica, CA, who qualify for membership in accordance with its articles of incorporation and bylaws in effect on February 29, 2000.

### Community Expansion

5799	6	TOOELE TOOELE, UT	Community	\$152,620,207.00	40,735	1,411,514
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities in Davis County, Morgan County, Salt Lake County, Summit County, Tooele County, and Weber County, Utah .

### Underserved

9501	6	GUERNSEY COMMUNITY GUERNSEY, WY	Underserved area	\$1,172,518.00	1,500	21,171
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Goshen County, and Platte County, Wyoming; Goshen County, and Platte County, Wyoming meet the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act; (04-22-03)

Single Common Bond Expansions

Current Month

YTD

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

Number of Expansions Approved	4	12
Number of Expansions Denied	0	0
Number of Expansions Deferred	1	12
Number of FCUs Receiving Expansions	3	8
Number of Potential Members Added	3,891	625,556

<b><u>Multiple Common Bond Expansions</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	962	3,545
Number of Expansions Denied	3	16
Number of Expansions Deferred	50	215
Number of FCUs Receiving Expansions	379	695
Number of Potential Members Added	125,511	451,588

<b><u>Community Expansions</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	3	5
Number of Expansions Denied	0	0
Number of Expansions Deferred	8	16
Number of FCUs Receiving Expansions	3	5
Number of Potential Members Added	1,623,914	1,768,681

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

<b><u>Community Conversions</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	3	25
Number of Expansions Denied	0	0
Number of Expansions Deferred	6	23
Number of FCUs Receiving Expansions	3	25
Number of Potential Members Added	1,674,443	8,570,683

  

<b><u>Underserved</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	15	76
Number of Expansions Denied	0	3
Number of Expansions Deferred	22	49
Number of FCUs Receiving Expansions	14	50
Number of Potential Members Added	1,738,783	6,083,421

  

<b><u>Housekeeping</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Housekeeping Approved	201	878
Number of Housekeeping Denied	0	1
Number of Housekeeping Deferred	2	12
Number of FCUs Receiving Housekeeping	37	107

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

### MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
16951	1	WARBASSE CO-OPERATIVE BROOKLYN, NY	\$21,929,175.00	24691	COOPERATIVE NEW YORK, NY	\$17,104,455.00	CONVERSION TO OR MERGER WITH FCU

**Continuing Field of Membership:** Tenant-Stockholders and employees of Amalgamated Warbasse Houses, Inc., in New York, New York; and other associational/employee select groups.

**Merging Field of Membership:** Members of record of the Cooperative Federal Credit Union as of the effective date of merger with Warbasse Cooperative Federal Credit Union

1884	1	SUNMARK SCHENECTADY, NY	\$283,648,245.00	3635	TRANSIMS SCHENECTADY, NY	\$6,289,464.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following counties within New York State: Albany County; Rensselaer County; Saratoga County; or Schenectady County.

**Merging Field of Membership:** Employees of the General Electric Company who work in the various buildings/locations in Schenectady or Rotterdam, New York; and other employee groups.

**INSURANCE REPORT OF ACTIVITY - DETAIL**  
**Wednesday, April 30, 2003**

1394	2	PARAGON	\$366,082,924.00	2976BETHLEHEM STEEL WORKERS NO 2	\$6,589,162.00	POOR
		TOWNSHIP OF WAS, NJ		BETHLEHEM, PA		FINANCIAL CONDITION

**Continuing Field of Membership:** Community credit union serving persons who live, work, worship, or go to school in, and businesses and other legal entities in Bergen County, N.J.; and six underserved areas in Essex, Union, Passaic, and Hudson Counties in N.J.

**Merging Field of Membership:** Multiple common bond credit union serving several select groups.

15591	2	SCRANTON TIMES DOWNTOWN	\$6,516,969.00	21570	L.C.	\$2,226,135.00	INABILITY TO
		SCRANTON, PA			SCRANTON, PA		OBTAIN OFFICIALS

**Continuing Field of Membership:** Scranton Times Downtown FCU is a multiple common bond federal credit union serving several employee groups that work in Scranton, Pennsylvania and employees of the Barbizon Corporation who work in PineBrook, New Jersey

**Merging Field of Membership:** LC FCU is a single bond credit union serving the employees of Institutional District, County Planning Commission, Transportation Service, and employees of Community mental Health mental Retardation of Lackawanna County in Scranton, Pennsylvania,

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

5267	2	BAYLANDS WEST POINT, VA	\$52,476,896.00	24141	MIDDLESEX COMMUNITY LOCUST HILL, VA	\$74,337.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Balydands is a community common bond federal credit union serving persons who live, work, worship, or attend school in, and businesses and other legal entities in Essex, Middlesex, Mathew, King and Queen, Gloucester, and other counties in Virginia.

**Merging Field of Membership:** Middlesex FCU is a community common bond credit union serving persons and family members who reside or work in Middlesex County, Virginia.

162	2	TREASURY DEPARTMENT WASHINGTON, DC	\$111,505,527.00	243	U.S. CUSTOMS SERVICE WASHINGTON, DC	\$21,759,537.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Treasury Department FCU (TDFCU) is a single common bond federal credit union serving the employees of all treasury departments and bureaus who work in Washington, D.C., Maryland, and Virginia.

**Merging Field of Membership:** U.S. Customs Service FCU (USCSFCU) is a single occupational common bond credit union serving employees of the U.S. Customs Services who work in the United States.

68121	3	GENERATIONS COMMUNITY DURHAM, NC	\$2,892,961.00	64061	CHOWAN EDENTON, NC	\$2,413,039.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Residents of Person, Warren, Franklin and Vance counties and associate members of the NC Minority Support Center.

**Merging Field of Membership:** Residents of Chowan County, NC.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

22864	3	TORRSCO EMPLOYEES CLINTON, SC	\$31,033,109.00	19372	LAVA LAURENS, SC	\$619,553.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees of Torrington Company and 37 select groups

**Merging Field of Membership:** Employees of Alsimag Technical Ceramix, Inc.

361	3	S. C. TELCO GREENVILLE, SC	\$98,789,490.00	65609	N-P EMPLOYEES GREENVILLE, SC	\$6,797,780.00	EXPANDED SERVICES
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**Continuing Field of Membership:** employees of the formerly American Telephone and Telegraph Company, now Bell South, in South Carolina. The CCU has added multiple SEGs since its inception.

**Merging Field of Membership:** Employees of Multimedia, Inc. and its wholly-owned subsidiary The Greenville News-Piedmont Company who work in Greenville, South Carolina. The MCU has added various select groups through the years with no group exceeding 3,000 potential members.

60605	3	FAMILY SECURITY DECATUR, AL	\$193,744,382.00	22498	STEERING DECATUR, AL	\$43,509,072.00	EXPANDED SERVICES
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**Continuing Field of Membership:** The CCU is a multiple common bond charter FISCO primarily serving industry workers.

**Merging Field of Membership:** Employees of Saginaw Steering Gear Division of General Motors Corporation who work in Athens, Alabama

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

62237	4	DEARBORN VILLAGE COMMUNITY DEARBORN, MI	\$10,666,165.00	8389	ASSOCIATED METRO  DEARBORN, MI	\$7,553,817.00	ECONOMIES OF SCALE AND EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live or work in Dearborn, Michigan.

**Merging Field of Membership:** Employees of Associated Truck Lines, Inc., and its subsidiaries, and a number of other select employee groups.

1199	4	BMI COLUMBUS, OH	\$181,632,512.00	214	COLUMBUS SOUTHSIDE COLUMBUS, OH	\$3,364,218.00	POOR MANAGEMENT
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**Continuing Field of Membership:** Multiple common bond serving over 150 companies in Central Ohio and beyond.

**Merging Field of Membership:** Multiple common bond serving employees of Smurfit-Stone, Excelsior Pringing, Southside Settlement House, Green Lawn Cemetery, Plating Technology, Franklin International, and CSX Transportation.

4271	4	CHIEF PONTIAC PONTIAC, MI	\$81,899,719.00	61114	ELOISE WESTLAND, MI	\$14,036,996.00	INABILITY TO OBTAIN OFFICIALS
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**Continuing Field of Membership:** Employees of Chevrolet, Pontiac, Canada Car Group, Pontiac Division of General Motors who work in Pontiac, Michigan and other SEGs in Pontiac, Michigan.

**Merging Field of Membership:** Employees and persons working under contract at Westland Medical Center, the Wayne County Health Department and Office of Health and Community Services, and the Wayne County Library Network.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

62588	4	CLEVELAND POLICE CLEVELAND, OH	\$30,322,987.00	61012	U.S.A. LOCAL #188 BRUNSWICK, OH	\$1,138,461.00	LOSS OF SPONSOR
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**Continuing Field of Membership:** Active and retired employees of the Cleveland Police Dept, and groups with a common bond by employment, organization or association.

**Merging Field of Membership:** Members and employees of Local 188 U.S.A AFL-CIO, plus standard wording.

68193	5	SOUTHSIDE SAN ANTONIO, TX	\$18,343,652.00	60510	SAHA SAN ANTONIO, TX	\$2,087,873.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** State charter

**Merging Field of Membership:** State charter

11504	6	OREGON COQUILLE, OR	\$130,394,449.00	21913	DAL-GOLD THE DALLES, OR	\$2,121,415.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Community charter.

**Merging Field of Membership:** Employees of Mid Columbia Hospital, in the Dalles, Oregon, Klickitat Hospital in Goldendale, Washington and various SGAs.

**INSURANCE REPORT OF ACTIVITY - DETAIL**  
**Wednesday, April 30, 2003**

68394	6	MERIWEST SAN JOSE, CA	\$849,462,488.00	61534	FRANKLIN-MEDIA OAKLAND, CA	\$5,087,783.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, regularly work, attend school, or worship in Santa Clara, San Francisco, San Mateo, Alameda, or Contra Costa Counties, CA; select group additions.

**Merging Field of Membership:** Employees of businesses engaged solely or primarily in advertising, broadcasting, printing, or publishing media in Marin, Monterey, Napa, Santa Cruz, Solano and Sonoma Counties, CA.

6275	6	LAUREL LAUREL, MT	\$65,307,335.00	24306	MOUNTAIN STATE BILLINGS, MT	\$13,451,792.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, worship, work in, attend school, and businesses and other legal entities located in Yellowstone, Carbon, Stillwater, Sweet Grass, Wheatland, Musselshell, and Golden Valley Counties, MT.

**Merging Field of Membership:** Employees of American Telephone and Telegraph Company, Qwest Dex, and Qwest who work in or are paid from specific Montana counties, and select employer groups.

66841	6	NUMERICA SPOKANE, WA	\$369,411,232.00	68258	NORTH CENTRAL WENATCHEE, WA	\$37,525,321.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Residents of all school districts in the state of Washington.

**Merging Field of Membership:** Persons who live, work, worship, or go to school in Entiat, Entiat Valley and its tributaries, and the Columbia River Valley and its tributaries (specific boundaries), and select group additions.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, April 30, 2003

24292	6	NORTHROP GRUMMAN GARDENA, CA	\$442,616,686.00	4434	ROSS-LOOS GLENDALE, CA	\$1,634,118.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Employees of the Northrop Grumman Corporation headquartered in Los Angeles, California, and numerous select employer groups.

**Merging Field of Membership:** Employees of CIGNA Healthplan of California who work in Los Angeles, Orange or San Bernardino Counties, California; Employees of CIGNA Hospital who work in Los Angeles, California.

17990	6	WAUNA CLATSKANIE, OR	\$76,335,345.00	3723	VERNONIA VERNONIA, OR	\$2,420,908.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clatsop County, and Columbia County, Oregon.

**Merging Field of Membership:** Residents who live in specific townships in Columbia County, Oregon.

### CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
6539 / 68522	4	HTM AREA TROY, OH	\$5,868,384	4/25/2003

**INSURANCE REPORT OF ACTIVITY - DETAIL**

**Wednesday, April 30, 2003**

14028 / 68521

6

SERVICE PLUS  
RIVERSIDE, CA

\$62,826,691

4/10/2003